

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Andres Cruz | Social Security number or ITIN xxx-xx-8731 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 19-27017-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andres Cruz
aka Andres Cotto

1/15/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andres Cruz
Debtor

Case No. 19-27017-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jan 15, 2025

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Andres Cruz, 554 North 35th Street, Camden, NJ 08105-1614 |
| 518565310 | + TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz & Hertzel, LLP, 950 New Loudon Road, Latham, NY 12110-2190 |
| 518444507 | Tbom/tfc, Po Box 13306, Virginia Beach, VA 23464 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 15 2025 20:48:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jan 15 2025 20:48:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518500711 | Email/PDF: bncnotices@becket-lee.com | Jan 15 2025 20:50:37 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518444492 | + Email/PDF: bncnotices@becket-lee.com | Jan 15 2025 21:00:51 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 518444493 | + EDI: BANKAMER | Jan 16 2025 01:32:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 518444494 | + Email/PDF: MarletteBKNotifications@resurgent.com | Jan 15 2025 20:49:46 | Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 |
| 518444495 | + EDI: TSYS2 | Jan 16 2025 01:33:00 | Brclysbankde, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 518444496 | + EDI: CAPITALONE.COM | Jan 16 2025 01:33:00 | Capital One, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 518510836 | + EDI: AIS.COM | Jan 16 2025 01:33:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518444497 | + EDI: CAPITALONE.COM | Jan 16 2025 01:33:00 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518528390 | Email/PDF: bncnotices@becket-lee.com | Jan 15 2025 20:50:12 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518564260 | EDI: CITICORP | Jan 16 2025 01:33:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518444499 | + EDI: CITICORP | Jan 16 2025 01:33:00 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 518444500 | + EDI: WFNNB.COM | Jan 16 2025 01:33:00 | Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 518444501 | + EDI: CMIGROUP.COM | Jan 16 2025 01:32:00 | Credit Management Lp, Po Box 118288, Carrollton, TX 75011-8288 |

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Jan 15, 2025

Form ID: 3180W

Total Noticed: 34

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| 518444502 | + Email/PDF: creditonebknotifications@resurgent.com | Jan 15 2025 20:49:48 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872 |
| 518444503 | EDI: JPMORGANCHASE | Jan 16 2025 01:32:00 | Jpmcb Card, Po Box 15369, Wilmington, DE 19850 |
| 518444504 | + Email/Text: PBNCNotifications@perituservices.com | Jan 15 2025 20:47:00 | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 518662036 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 15 2025 21:01:00 | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, LVNV Funding LLC 29603-0587 |
| 518503774 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 15 2025 20:50:12 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518444505 | + Email/Text: bnc@nordstrom.com | Jan 15 2025 20:47:11 | Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504 |
| 518567271 | EDI: PRA.COM | Jan 16 2025 01:33:00 | Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541 |
| 518554410 | EDI: Q3G.COM | Jan 16 2025 01:33:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, P0 Box 788, Kirkland, WA 98083-0788 |
| 518560036 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 15 2025 20:49:50 | Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518444506 | + EDI: SYNC | Jan 16 2025 01:32:00 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 518446972 | ^ MEBN | Jan 15 2025 20:41:23 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518444508 | EDI: TDBANKNORTH.COM | Jan 16 2025 01:33:00 | Td Bank N.a., 70 Gray Rd, Portland, ME 04105 |
| 518458478 | Email/Text: tidewaterlegalebn@twcs.com | Jan 15 2025 20:47:00 | Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325 |
| 518444509 | + EDI: CITICORP | Jan 16 2025 01:33:00 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 518444510 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jan 15 2025 20:47:00 | Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004 |
| 518482618 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jan 15 2025 20:47:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518444498 | *+ | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518662035 | * | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587 |
| 518444511 | *+ | Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004 |
| 518482619 | *+ | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 519825864 | *+ | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jan 15, 2025

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Andrew B Finberg | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Charles M. Izzo | on behalf of Debtor Andres Cruz cminj2001@yahoo.com izzocr79754@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Gavin Stewart | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com |
| Raymond Shockley, Jr | on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 10